

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT**

IN RE: Theodore E. and Leslie L. Colias  
Debtors.

CHAPTER 13  
CASE NO: 08-65166-WSD  
JUDGE: Shapero

**ORDER CONFIRMING PLAN**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of William C. Babut, P.C., Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3000.00 in fees and \$0.00 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ 2500.00 shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- ✓ The Debtor(s) shall remit 100% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the Plan and shall not alter withholdings without Court approval. The Internal Revenue Service is ordered to direct to the Chapter 13 Trustee the requisite refund to which the Debtor(s) become(s) entitled during the pendency of this Chapter 13 proceeding. The Internal Revenue Service will be served a copy of this order and shall have 25 days to object to this order.
- ✓ The Debtors Plan payments shall be increased to \$837.58 per bi-weekly effective the 12<sup>th</sup> day of January, 2009.
- ✓ The Debtor(s)' Plan payments shall be increased to \$1059.57 per bi-weekly effective the 20<sup>th</sup> day of January, 2013, when the American one federal credit union loan is paid off.
- ✓ In the event that debtor fails to make any future Chapter 13 Plan payment, the Trustee may submit a notice of Default, served upon debtor and debtor's counsel and permitting 30 days from the service of the notice in which to cure any and all defaults in payments. If debtor fails to cure the defaults in payments after having been provided with notice under the provisions of this order, then the Trustee may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make plan payment, and the proceedings may be thereafter dismissed without a further hearing, or notice.
- ✓ All Class 8 unsecured creditors shall be paid 10% on their duly filed claims

**Objections Withdrawn**

For Creditor \_\_\_\_\_

For Creditor \_\_\_\_\_

Approved:

/s/ Tammy Terry \_\_\_\_\_  
Tammy L. Terry  
Chapter 13 Standing Trustee  
535 Griswold, Suite 2100  
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313-967-9857

/s/ Donald C. Wilson \_\_\_\_\_  
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P59433

Signed on January 16, 2009

/s/ Walter Shapero  
Walter Shapero  
United States Bankruptcy Judge